

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re application of:

Thomas F. Chapman, et al.
Serial No.: 09/852,597

Filed: May 10, 2001

For: SYSTEMS AND METHODS FOR
NOTIFYING A CONSUMER OF
CHANGES MADE TO A CREDIT
REPORT

) Group Art Unit: 2171

) Examiner:

RECEIVED

FEB 20 2002

Technology Center 2100

Commissioner of Patents
Washington, D.C. 20231

Attorney Docket No. E1001/251209
Date: 25 JANUARY 2002

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicants identify the documents listed on the modified Form PTO 1449 accompanying this submission. Copies of these documents are enclosed for the Examiner's review.

Remarks

Applicants do not concede that the identified materials constitute prior art within the meaning of the United States patent laws.

Applicants file this paper pursuant to 37 C.F.R. 1.97(b)(3), before issuance of a first Office action on the merits and, therefore, believe that no fee is due in connection with this filing. However, the Commissioner is authorized to debit Deposit Account No. 11-0855 for any such fee due should Applicants be mistaken.

Respectfully submitted,

Christopher Chan
Reg. No. 44,070
ATTORNEY FOR ASSIGNEE

KILPATRICK STOCKTON LLP
1100 Peachtree Street
Suite 2800
Atlanta, Georgia 30309-4530
(404) 815-6500

COPY OF PAPERS
ORIGINALLY FILED

PTO/SB/21 (08-00)

Approved for use through 10/31/2002. OMB 0651-0031

U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

2171#5
BJ
03-19-02Please type a plus sign (+) inside this box →

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

TRANSMITTAL
FORM

(to be used for all correspondence after initial filing)

Total Number of Pages in This Submission

Application Number	09/852,597
Filing Date	May 10, 2001
First Named Inventor	Chapman
Group Art Unit	2171
Examiner Name	

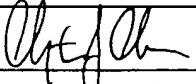
Attorney Docket Number

E1001/251209

ENCLOSURES (check all that apply)

<input type="checkbox"/> Fee Transmittal Form	<input type="checkbox"/> Assignment Papers (for an Application)	<input type="checkbox"/> After Allowance Communication to Group
<input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s)	<input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences
<input type="checkbox"/> Amendment / Response	<input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief)
<input type="checkbox"/> After Final	<input type="checkbox"/> Petition	<input type="checkbox"/> Proprietary Information
<input type="checkbox"/> Affidavits/declaration(s)	<input type="checkbox"/> Petition to Convert to a Provisional Application	<input type="checkbox"/> Status Letter
<input type="checkbox"/> Extension of Time Request	<input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address	<input checked="" type="checkbox"/> Other Enclosure(s) (please identify below):
<input type="checkbox"/> Express Abandonment Request	<input type="checkbox"/> Terminal Disclaimer	Form PTO 1449 (one sheet) 6 publications
<input checked="" type="checkbox"/> Information Disclosure Statement	<input type="checkbox"/> Request for Refund	
<input type="checkbox"/> Certified Copy of Priority Document(s)	<input type="checkbox"/> CD, Number of CD(s) _____	
<input type="checkbox"/> Response to Missing Parts/ Incomplete Application		
<input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53		
Remarks		RECEIVED
		FEB 20 2002
		Technology Center 2100

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm or Individual name	Christopher J. Chan, Reg. No. 44,070
Signature	
Date	25 JANUARY 2002

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on this date:

Typed or printed name	Angela M. Rossi
Signature	
Date	25 JANUARY 2002

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.